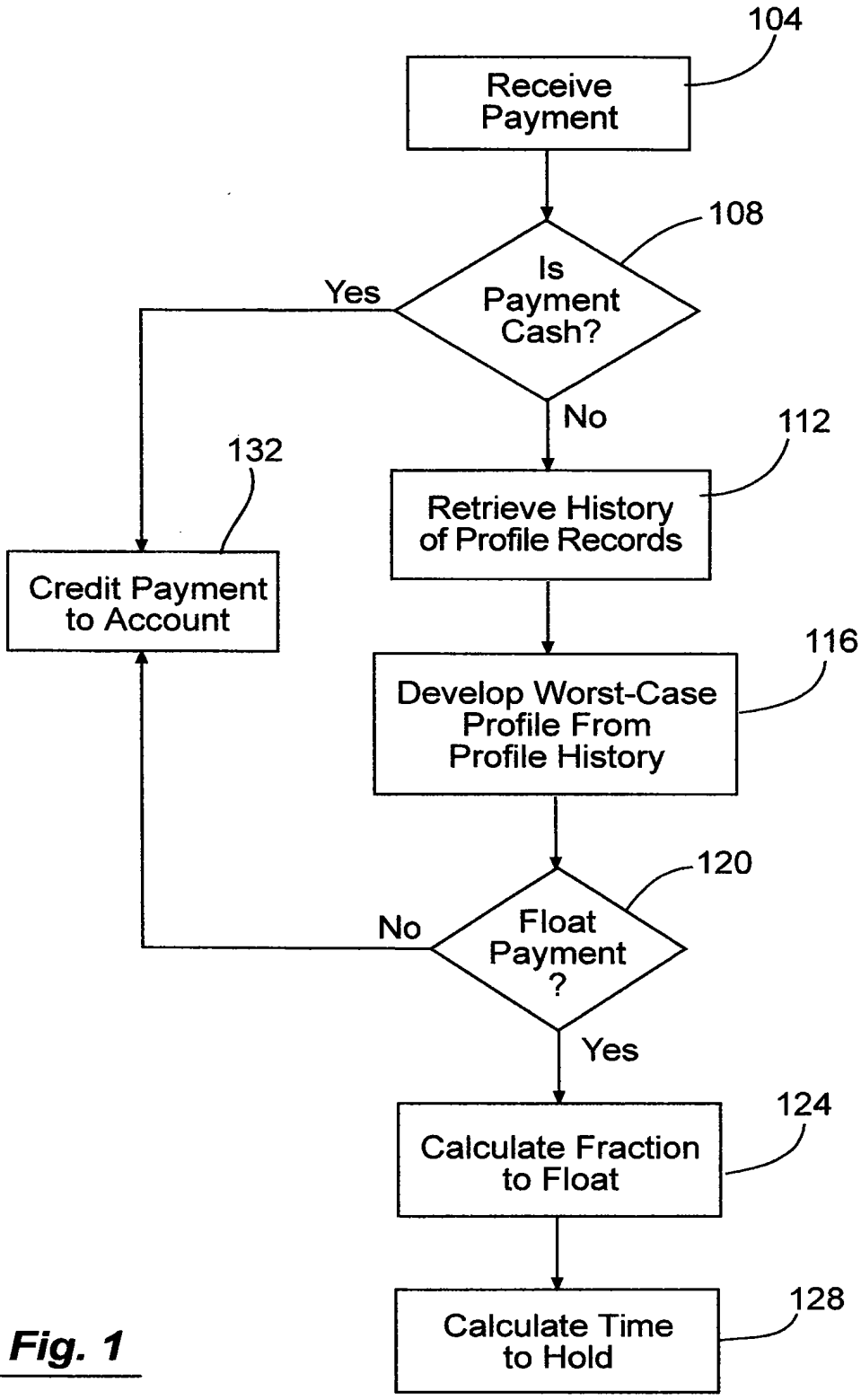
104
Receive Payment
108
Is Payment Cash?
Yes
No
112
Retrieve History of Profile Records
132
Credit Payment to Account
116
Develop Worst-Case Profile From Profile History
120
Float Payment ?
No
Yes
124
Calculate Fraction to Float
128
Calculate Time to Hold

Fig. 1

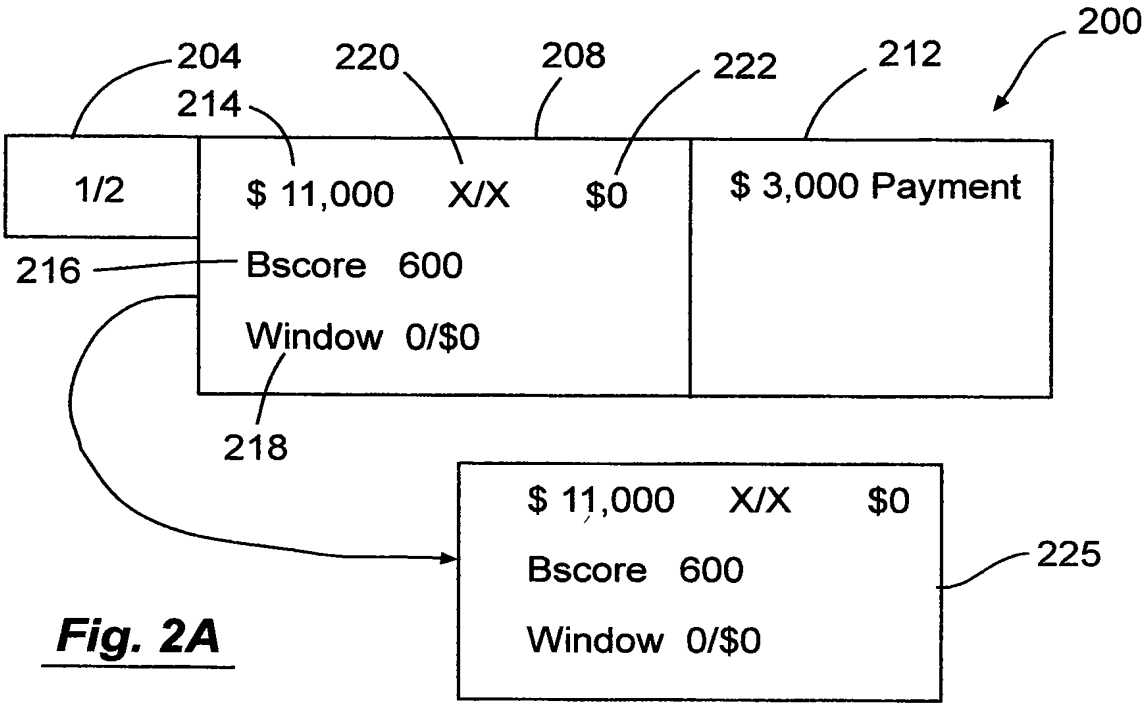
200
204
220
208
222
212
214
1/2
$ 11,000
X/X
$0
$ 3,000 Payment
216
Bscore 600
Window 0/$0
218
$ 11,000
X/X
$0
Bscore 600
Window 0/$0
225

Fig. 2A

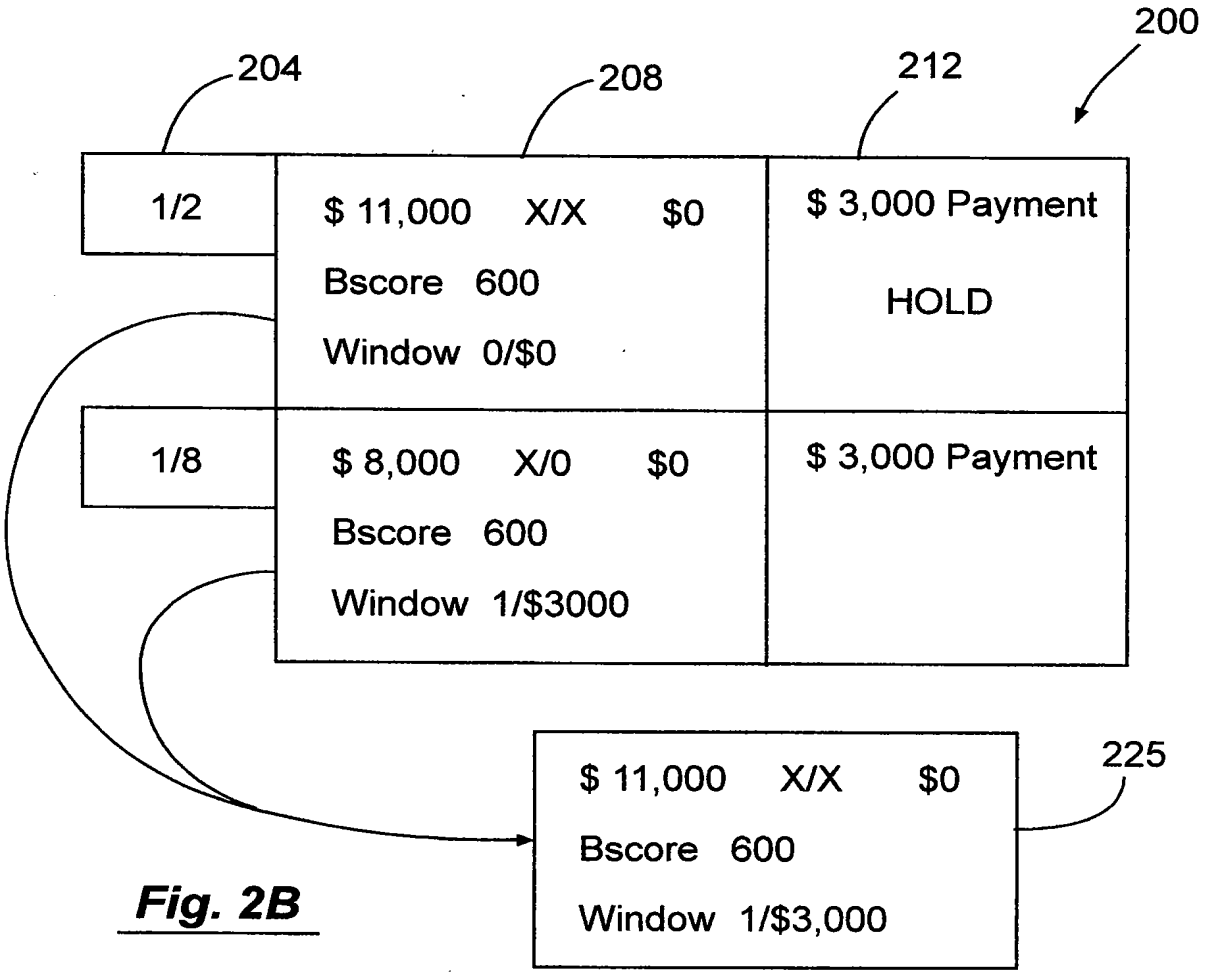
200
204
208
212
1/2
$ 11,000
X/X
$0
Bscore 600
Window 0/$0
$ 3,000 Payment
HOLD
1/8
$ 8,000
X/0
$0
Bscore 600
Window 1/$3000
$ 3,000 Payment
$ 11,000
X/X
$0
Bscore 600
Window 1/$3,000
225

Fig. 2B

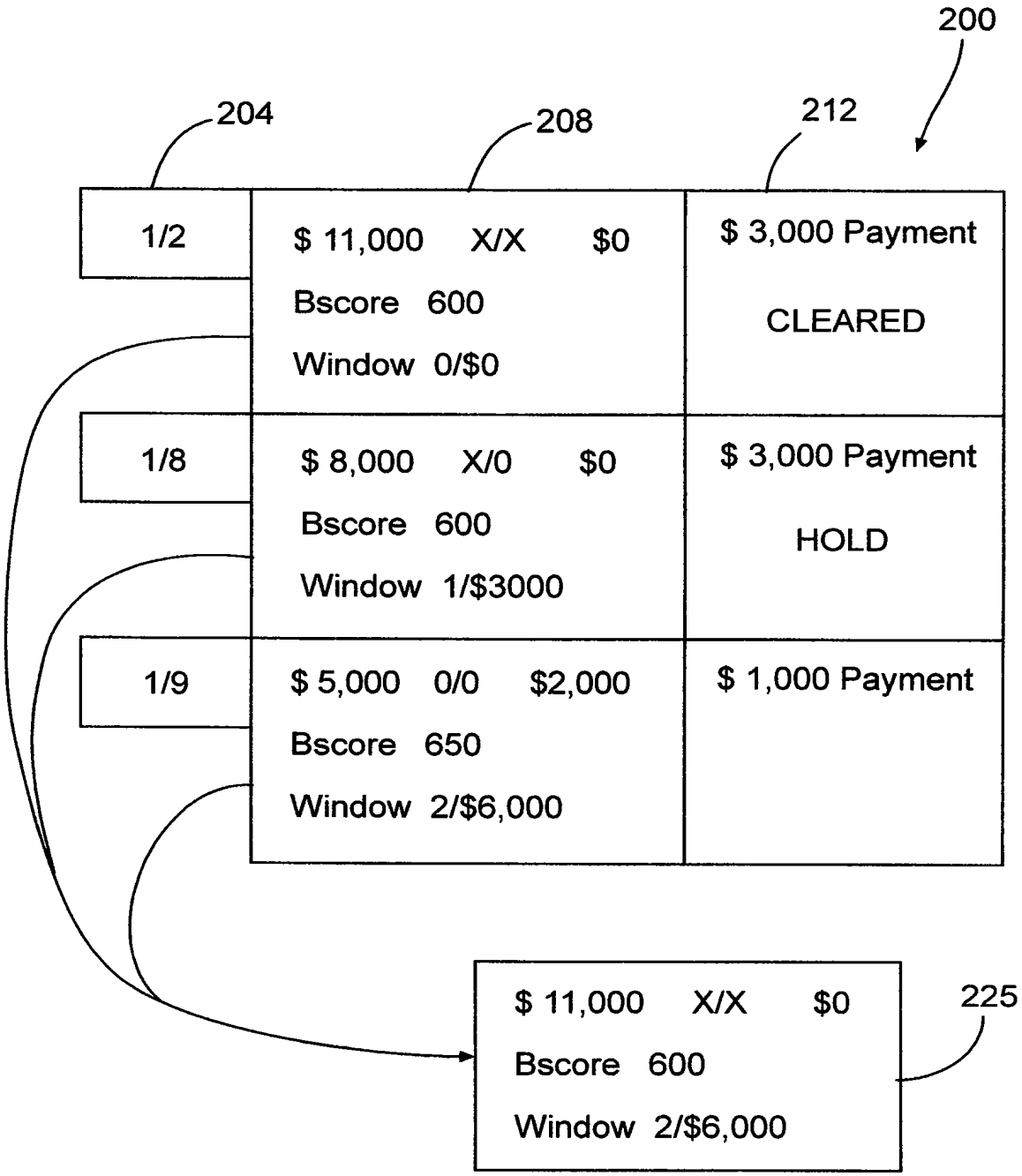
200
204
208
212
1/2
$ 11,000 X/X $0
Bscore 600
Window 0/$0
$ 3,000 Payment
CLEARED
1/8
$ 8,000 X/0 $0
Bscore 600
Window 1/$3000
$ 3,000 Payment
HOLD
1/9
$ 5,000 0/0 $2,000
Bscore 650
Window 2/$6,000
$ 1,000 Payment
$ 11,000 X/X $0
Bscore 600
Window 2/$6,000
225

Fig. 2C

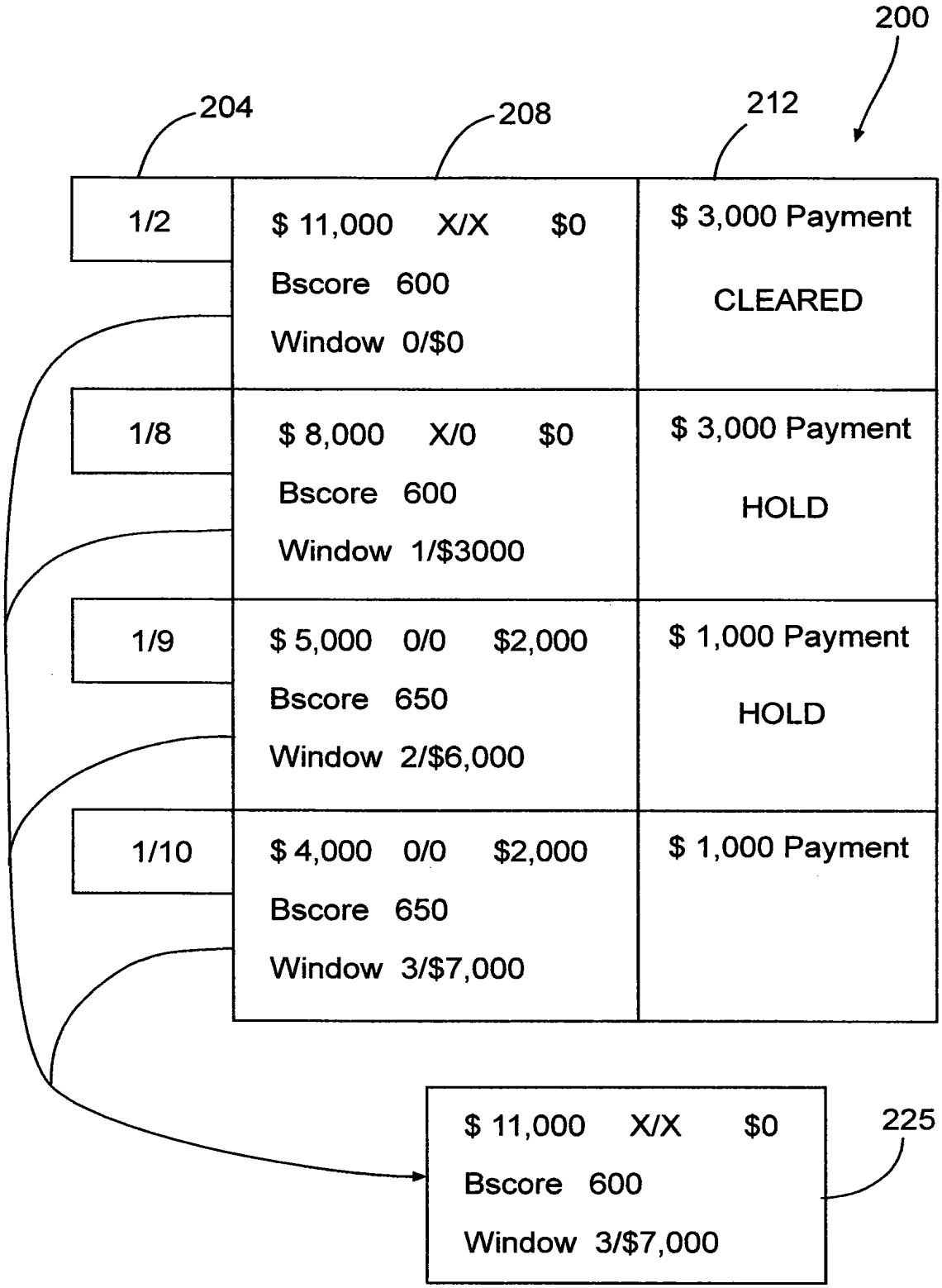
200
204
208
212
1/2
$ 11,000 X/X $0
Bscore 600
Window 0/$0
$ 3,000 Payment
CLEARED
1/8
$ 8,000 X/0 $0
Bscore 600
Window 1/$3000
$ 3,000 Payment
HOLD
1/9
$ 5,000 0/0 $2,000
Bscore 650
Window 2/$6,000
$ 1,000 Payment
HOLD
1/10
$ 4,000 0/0 $2,000
Bscore 650
Window 3/$7,000
$ 1,000 Payment
$ 11,000 X/X $0
Bscore 600
Window 3/$7,000
225

Fig. 2D

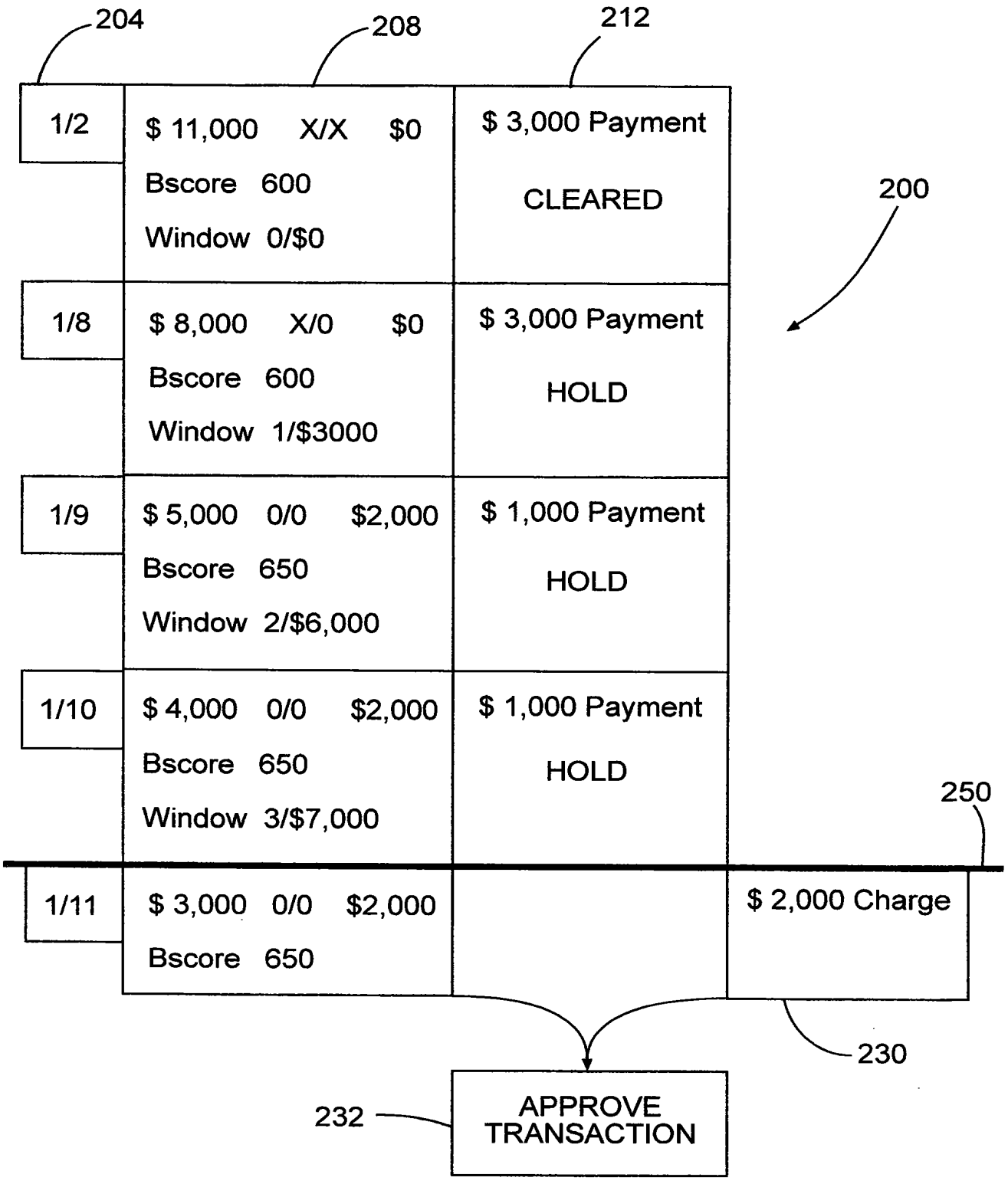
204
208
212
1/2
$ 11,000 X/X $0
Bscore 600
Window 0/$0
$ 3,000 Payment
CLEARED
200
1/8
$ 8,000 X/0 $0
Bscore 600
Window 1/$3000
$ 3,000 Payment
HOLD
1/9
$ 5,000 0/0 $2,000
Bscore 650
Window 2/$6,000
$ 1,000 Payment
HOLD
1/10
$ 4,000 0/0 $2,000
Bscore 650
Window 3/$7,000
$ 1,000 Payment
HOLD
250
1/11
$ 3,000 0/0 $2,000
Bscore 650
$ 2,000 Charge
230
232
APPROVE TRANSACTION

Fig. 2E

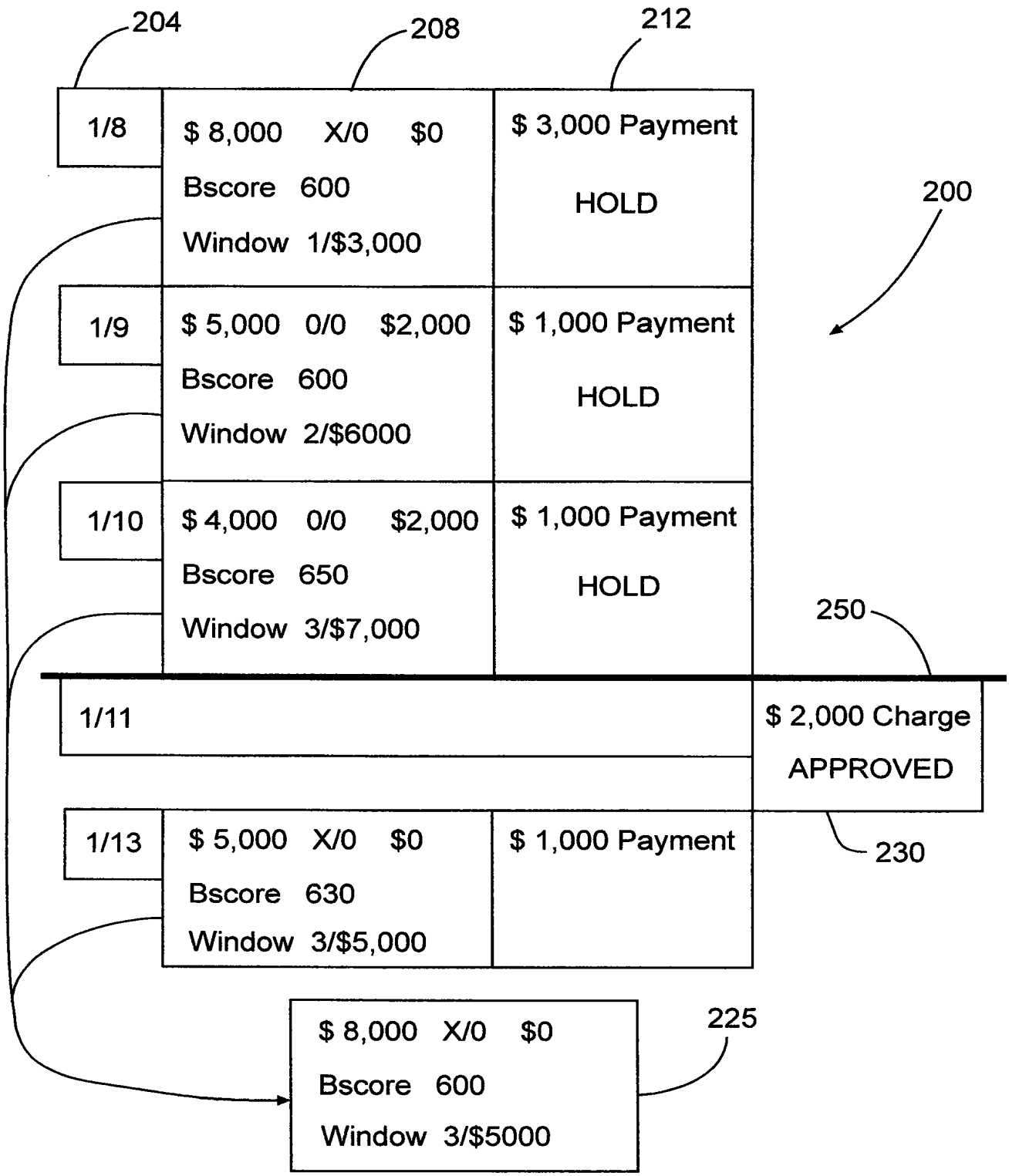
204
208
212
1/8
$ 8,000 X/0 $0
Bscore 600
Window 1/$3,000
$ 3,000 Payment
HOLD
200
1/9
$ 5,000 0/0 $2,000
Bscore 600
Window 2/$6000
$ 1,000 Payment
HOLD
1/10
$ 4,000 0/0 $2,000
Bscore 650
Window 3/$7,000
$ 1,000 Payment
HOLD
250
1/11
$ 2,000 Charge
APPROVED
230
1/13
$ 5,000 X/0 $0
Bscore 630
Window 3/$5,000
$ 1,000 Payment
$ 8,000 X/0 $0
Bscore 600
Window 3/$5000
225

Fig. 2F

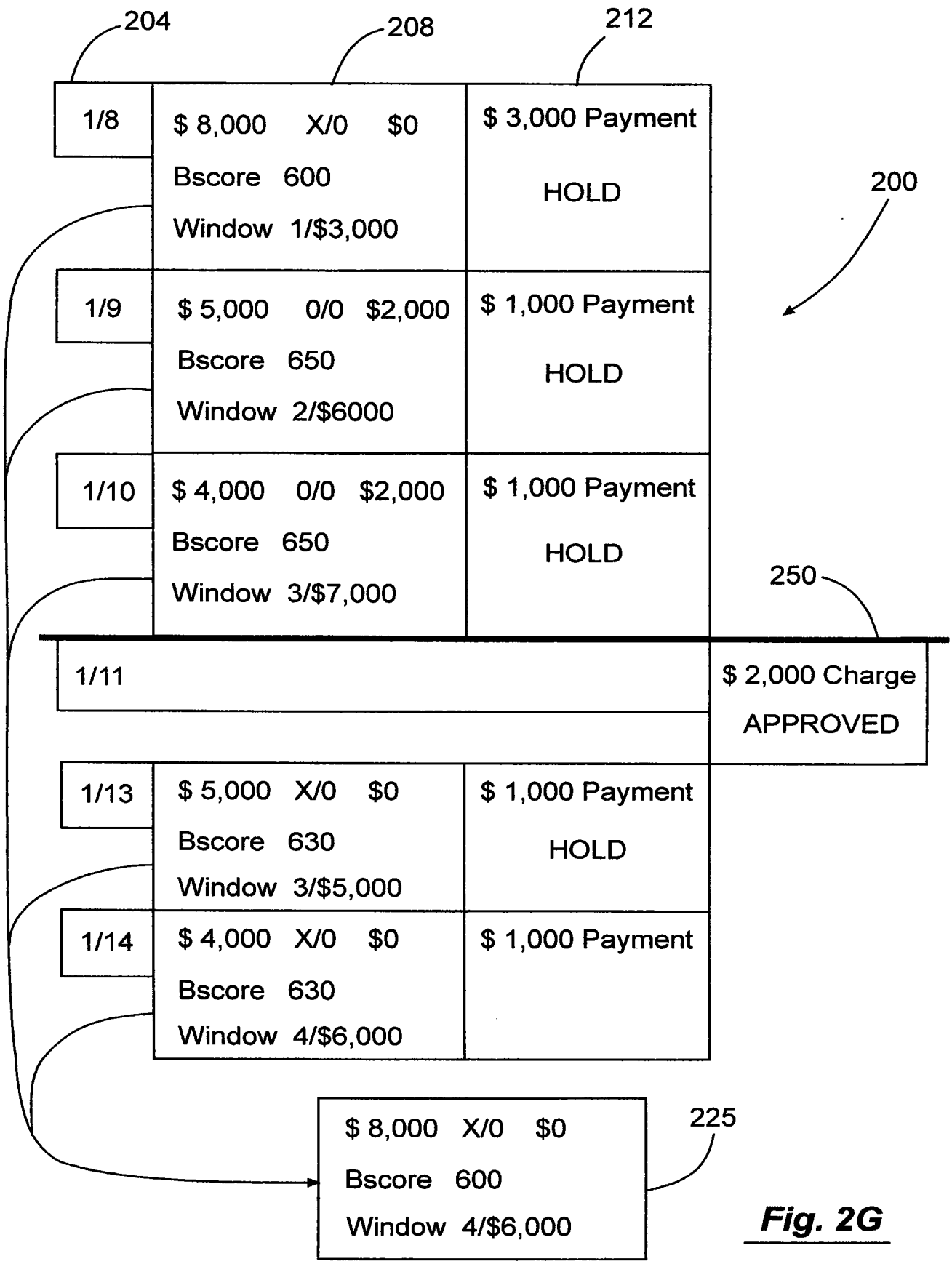
204
208
212
200
250
225
1/8
$ 8,000 X/0 $0
Bscore 600
Window 1/$3,000
$ 3,000 Payment
HOLD
1/9
$ 5,000 0/0 $2,000
Bscore 650
Window 2/$6000
$ 1,000 Payment
HOLD
1/10
$ 4,000 0/0 $2,000
Bscore 650
Window 3/$7,000
$ 1,000 Payment
HOLD
1/11
$ 2,000 Charge
APPROVED
1/13
$ 5,000 X/0 $0
Bscore 630
Window 3/$5,000
$ 1,000 Payment
HOLD
1/14
$ 4,000 X/0 $0
Bscore 630
Window 4/$6,000
$ 1,000 Payment
$ 8,000 X/0 $0
Bscore 600
Window 4/$6,000

Fig. 2G

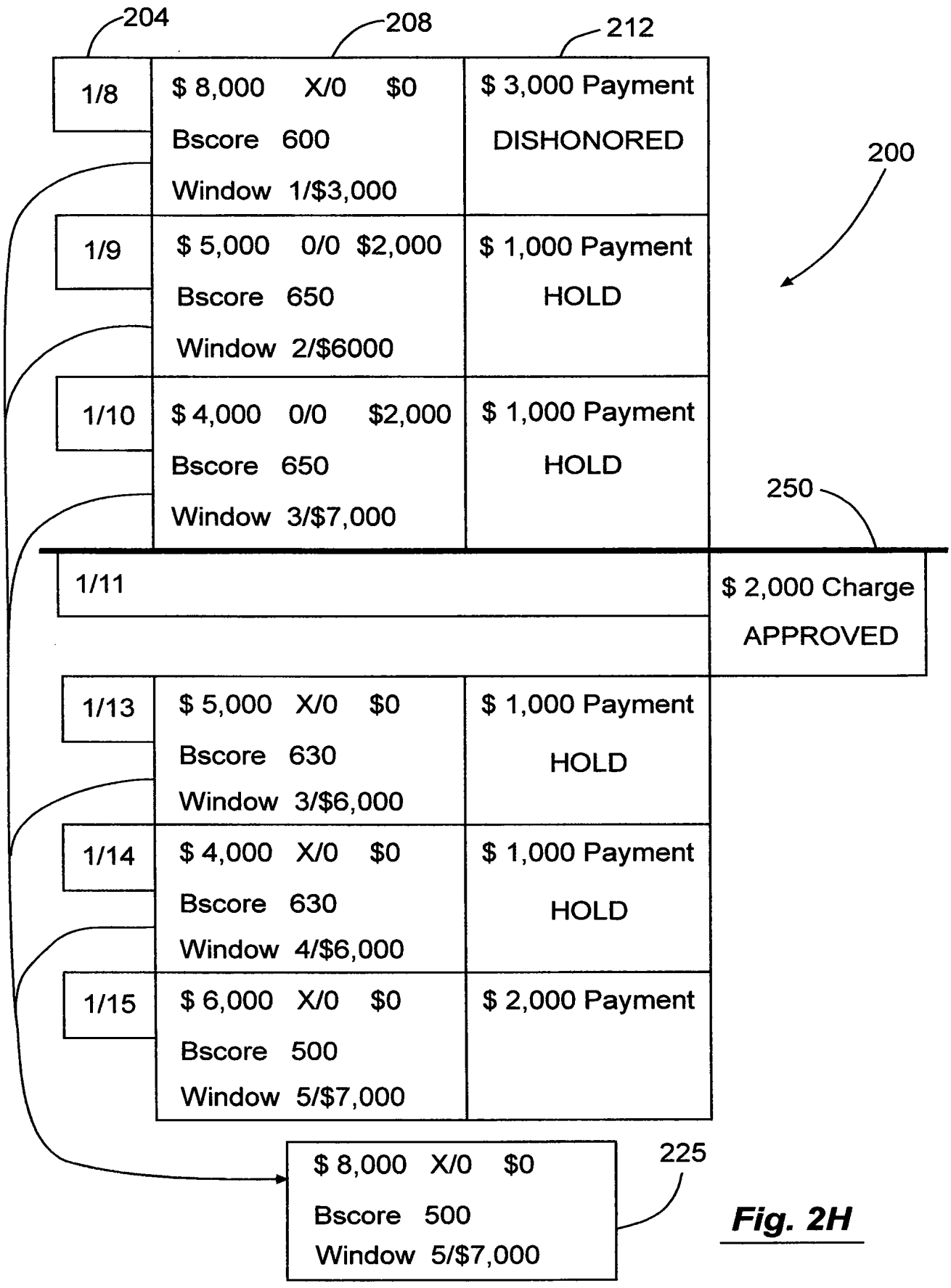
204
208
212
200
1/8
$ 8,000 X/0 $0
Bscore 600
Window 1/$3,000
$ 3,000 Payment
DISHONORED
1/9
$ 5,000 0/0 $2,000
Bscore 650
Window 2/$6000
$ 1,000 Payment
HOLD
1/10
$ 4,000 0/0 $2,000
Bscore 650
Window 3/$7,000
$ 1,000 Payment
HOLD
250
1/11
$ 2,000 Charge
APPROVED
1/13
$ 5,000 X/0 $0
Bscore 630
Window 3/$6,000
$ 1,000 Payment
HOLD
1/14
$ 4,000 X/0 $0
Bscore 630
Window 4/$6,000
$ 1,000 Payment
HOLD
1/15
$ 6,000 X/0 $0
Bscore 500
Window 5/$7,000
$ 2,000 Payment
$ 8,000 X/0 $0
Bscore 500
Window 5/$7,000
225

Fig. 2H

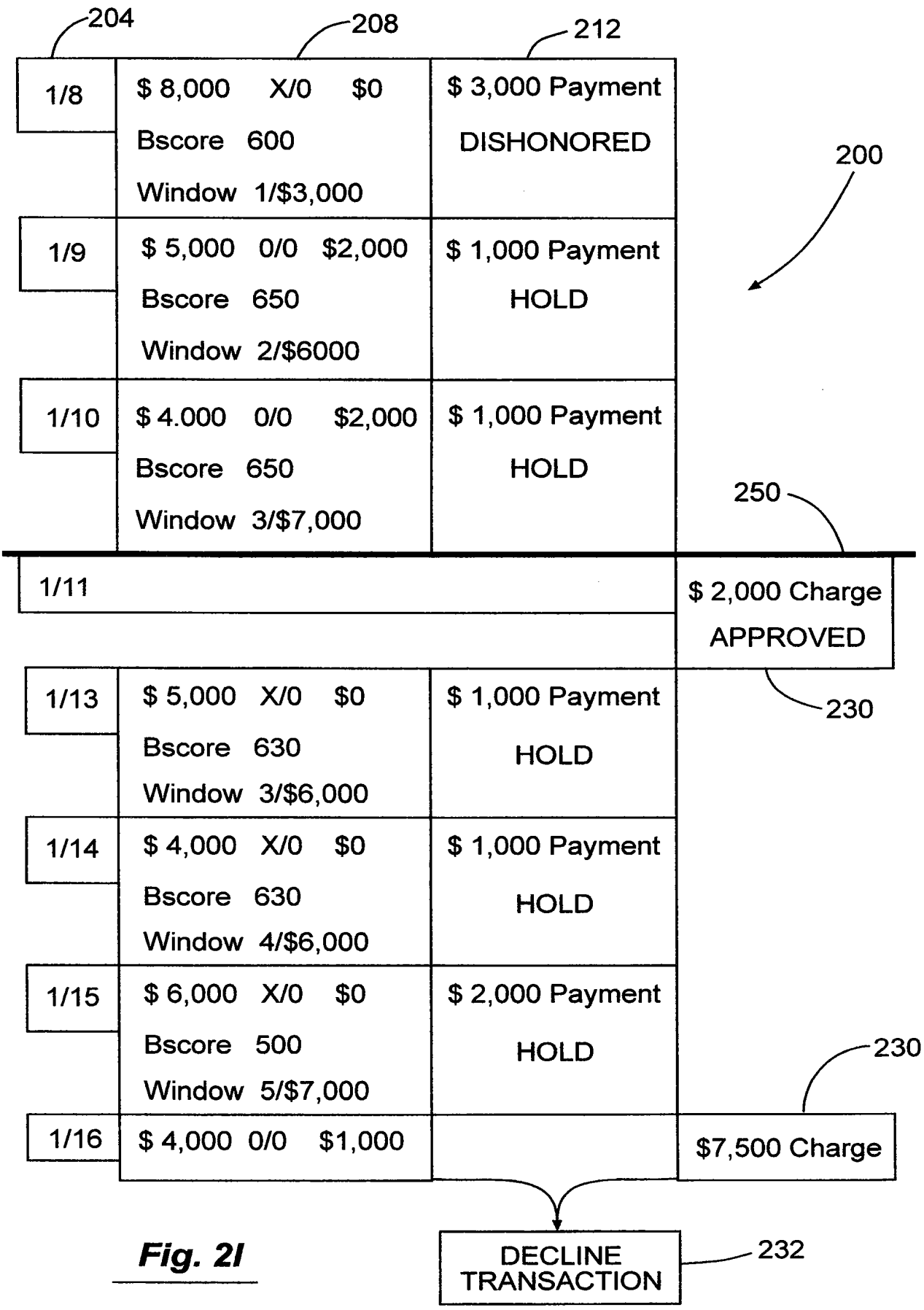
204
208
212
1/8
$ 8,000 X/0 $0
Bscore 600
Window 1/$3,000
$ 3,000 Payment
DISHONORED
200
1/9
$ 5,000 0/0 $2,000
Bscore 650
Window 2/$6000
$ 1,000 Payment
HOLD
1/10
$ 4.000 0/0 $2,000
Bscore 650
Window 3/$7,000
$ 1,000 Payment
HOLD
250
1/11
$ 2,000 Charge
APPROVED
230
1/13
$ 5,000 X/0 $0
Bscore 630
Window 3/$6,000
$ 1,000 Payment
HOLD
1/14
$ 4,000 X/0 $0
Bscore 630
Window 4/$6,000
$ 1,000 Payment
HOLD
1/15
$ 6,000 X/0 $0
Bscore 500
Window 5/$7,000
$ 2,000 Payment
HOLD
230
1/16
$ 4,000 0/0 $1,000
$7,500 Charge
DECLINE TRANSACTION
232

Fig. 2I

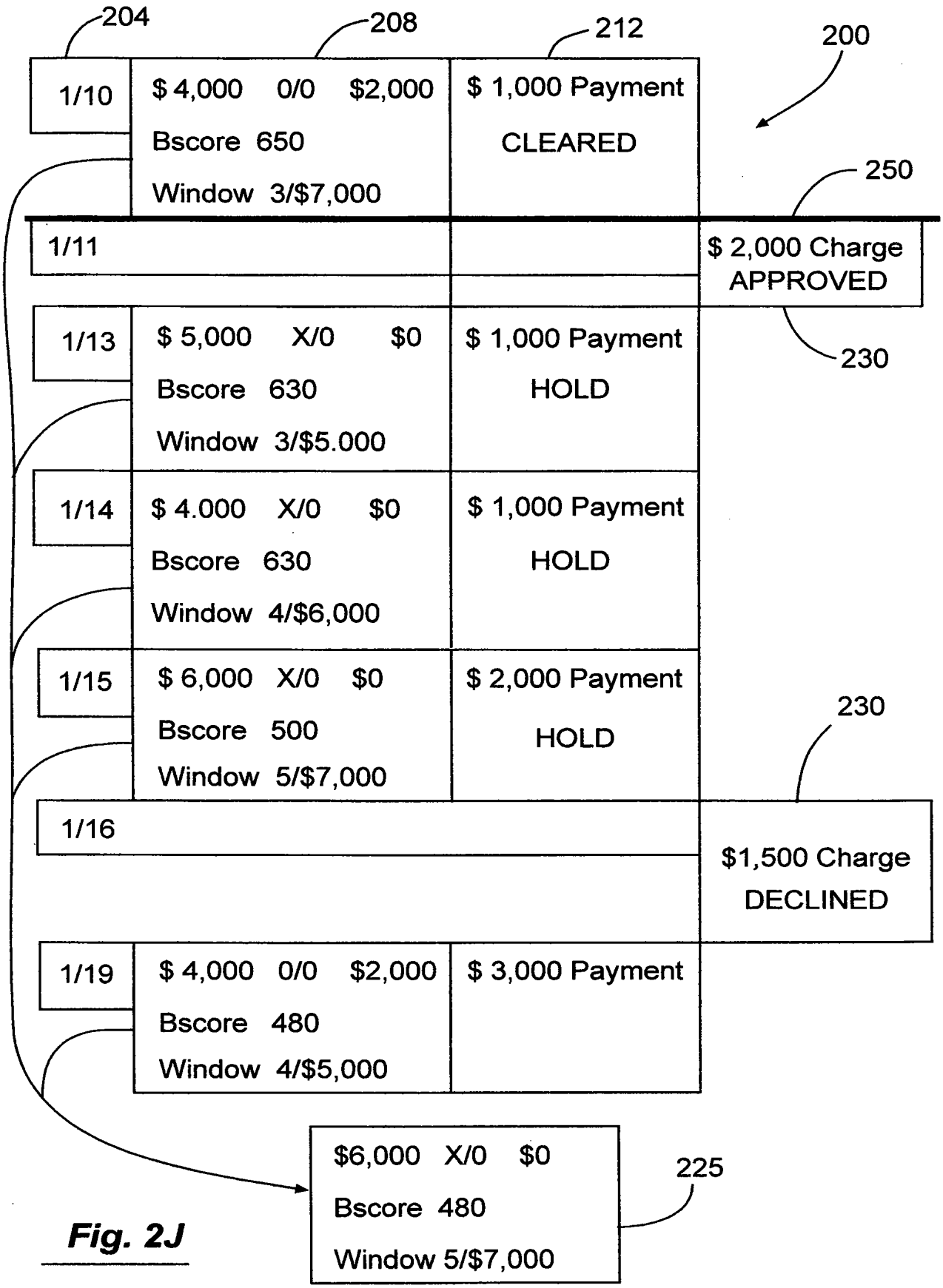
204
208
212
200
1/10
$ 4,000 0/0 $2,000
Bscore 650
Window 3/$7,000
$ 1,000 Payment
CLEARED
250
1/11
$ 2,000 Charge
APPROVED
1/13
$ 5,000 X/0 $0
Bscore 630
Window 3/$5.000
$ 1,000 Payment
HOLD
230
1/14
$ 4.000 X/0 $0
Bscore 630
Window 4/$6,000
$ 1,000 Payment
HOLD
1/15
$ 6,000 X/0 $0
Bscore 500
Window 5/$7,000
$ 2,000 Payment
HOLD
230
1/16
$1,500 Charge
DECLINED
1/19
$ 4,000 0/0 $2,000
Bscore 480
Window 4/$5,000
$ 3,000 Payment
$6,000 X/0 $0
Bscore 480
Window 5/$7,000
225

Fig. 2J

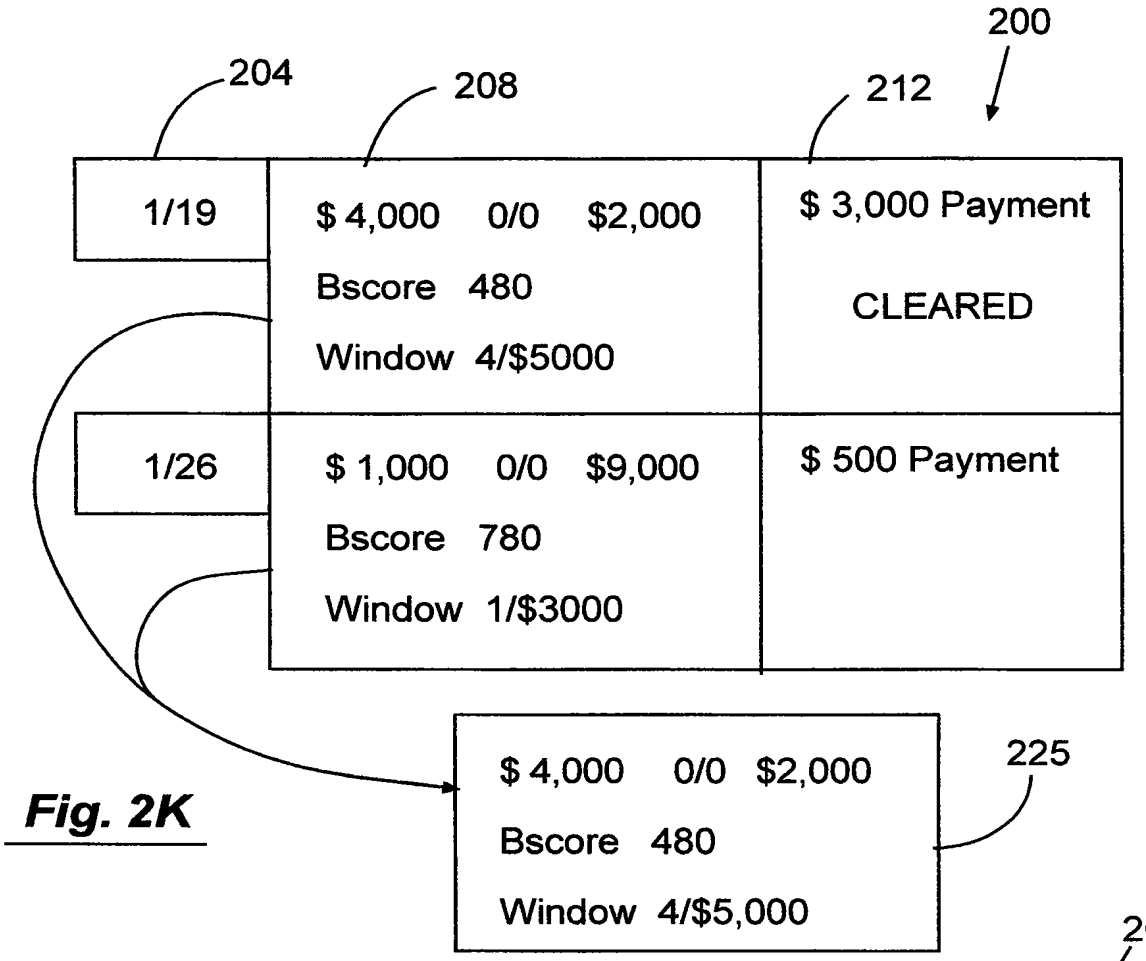
200
204
208
212
1/19
$ 4,000 0/0 $2,000
Bscore 480
Window 4/$5000
$ 3,000 Payment
CLEARED
1/26
$ 1,000 0/0 $9,000
Bscore 780
Window 1/$3000
$ 500 Payment
$ 4,000 0/0 $2,000
Bscore 480
Window 4/$5,000
225

Fig. 2K

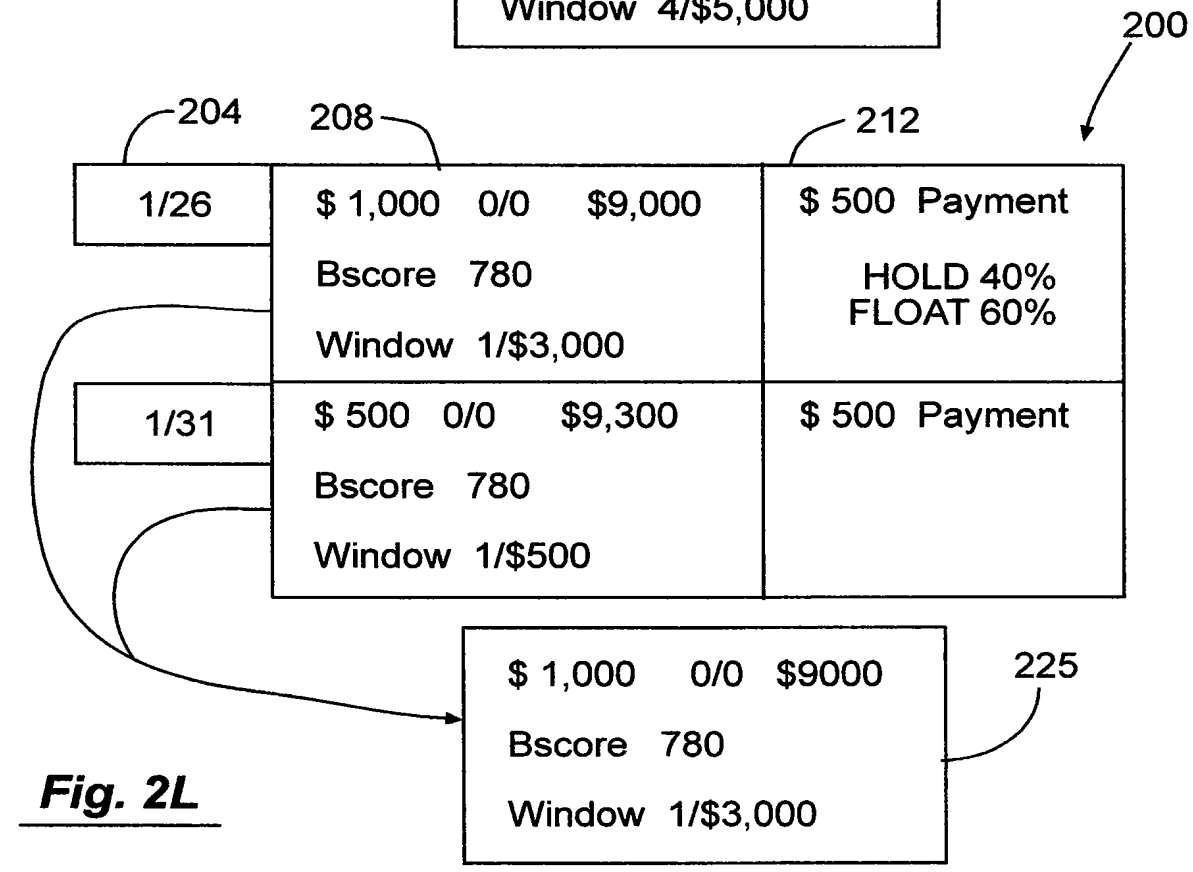
200
204
208
212
1/26
$ 1,000 0/0 $9,000
Bscore 780
Window 1/$3,000
$ 500 Payment
HOLD 40%
FLOAT 60%
1/31
$ 500 0/0 $9,300
Bscore 780
Window 1/$500
$ 500 Payment
$ 1,000 0/0 $9000
Bscore 780
Window 1/$3,000
225

Fig. 2L

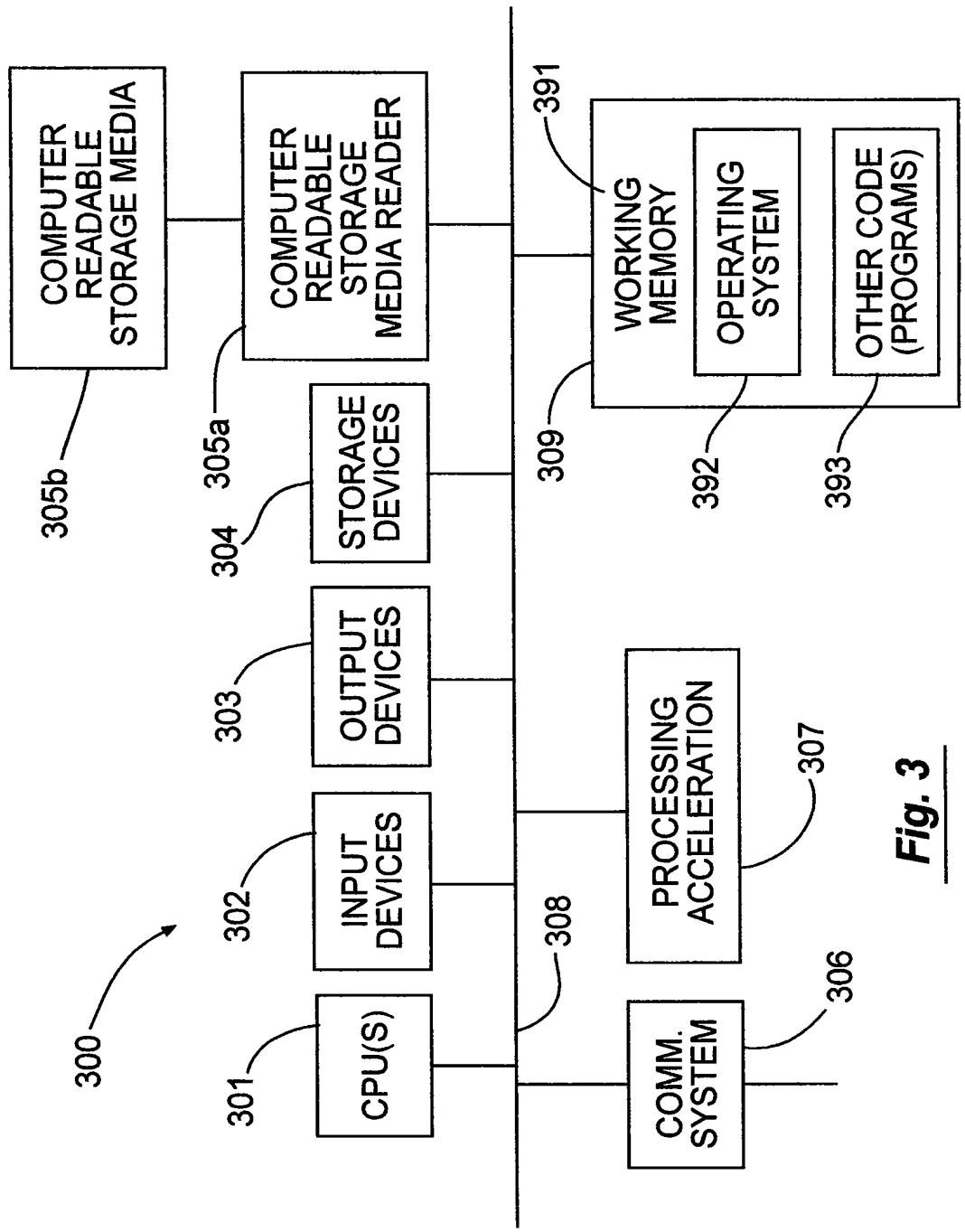
COMPUTER READABLE STORAGE MEDIA
305b
COMPUTER READABLE STORAGE MEDIA READER
305a
STORAGE DEVICES
304
OUTPUT DEVICES
303
INPUT DEVICES
302
CPU(S)
301
300
308
391
WORKING MEMORY
309
OPERATING SYSTEM
392
OTHER CODE (PROGRAMS)
393
PROCESSING ACCELERATION
307
COMM. SYSTEM
306

Fig. 3